

### **Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (previously presented) A lender-based method for implementing an on-line incentive program for selected members who are making installment payments, said method comprising:

identifying at least one selected member making installment payments as a candidate for an incentive program to affect behavior;

providing a lender-based Internet webpage accessible to at least one selected member, via a computer system, for on-line interactive communications between said selected member and said lender-based Internet webpage; offering, on said lender-based Internet webpage, installment payment schedule information to said selected member;

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program;

receiving an enrollment request from said selected member;

receiving identifier data and payment behavior data of the selected member;

determining whether said selected member qualifies for one or more non-cash award points based on said selected member payment behavior data;  
calculating said non-cash award points according to a preprogrammed formula if said selected member qualifies for said non-cash award points; and issuing said non-cash award points to an account of the selected member if the selected member qualifies for said non-cash award points, wherein said non-cash award points are redeemable by the selected member for a non-cash award.

2. (previously presented) A lender-based method for implementing an on-line incentive program for selected members who are making installment payments as recited in claim 1, said method further comprising the step of offering, on said lender-based Internet webpage, electronic installment payment capability to said selected member.

3. (previously presented) A lender-based method for redeeming incentive non-cash awards in an on-line incentive program, said method comprising the following:

implementing an on-line incentive program that issues non-cash award points to selected members who are making installment payments, wherein said non-cash award points are redeemable by said selected members for a non-cash award;  
identifying at least one selected member making installment payments as a candidate for an incentive program to affect behavior;

implementing a lender-based Internet webpage accessible, via a computer system, to at least one selected member of said on-line incentive program for on-line interactive communications between said selected member and said lender-based Internet webpage;

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program;

receiving an enrollment request from said selected member;

receiving identifier data and payment behavior data of the selected member;

determining whether said selected member qualifies for one or more non-cash award points based on said selected member payment behavior data;

offering, at least one redeemable non-cash award available to said selected member for exchange of said non-cash award points; and

permitting said selected member to initiate a process to receive said at least one redeemable non-cash award for exchange of said non-cash award points issued to said selected member through said on-line incentive program.

4. (previously presented) A computer readable medium comprising a plurality of instructions, which when executed by a computer, causes the computer to perform the following:

providing a lender-based Internet webpage accessible to at least one selected member, via a computer system, for on-line interactive communications between said selected member and said lender-based Internet webpage;

identifying at least one selected member making installment payments as a candidate for an incentive program to affect behavior;

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program;

receiving an enrollment request from said selected member;

receiving identifier data and payment behavior data of the selected member;

offering, on said lender-based Internet webpage, installment payment schedule information to said selected member;

determining whether said selected member qualifies for one or more non-cash award points based on said selected member making one or more timely installment payments;

calculating said non-cash award points according to a pre-programmed formula if said selected member qualifies for said non-cash award points; and

issuing said non-cash award points to an account of said selected member if said selected member qualifies for said non-cash award points, wherein said non-cash award points are redeemable by said selected member for a non-cash award.

5. (previously presented) A computer readable medium as recited in claim 4, and further comprising the step of offering, on said lender-based Internet webpage, electronic installment payment capability to said selected member.

6. (previously presented) A computer readable medium comprising a plurality of instructions, which when executed by a computer, causes the computer to perform the following:

implementing an on-line incentive program that issues non-cash award points to selected members wherein said non-cash award points are redeemable by said selected member for a non-cash award;

identifying at least one selected member making installment payments as a candidate for an incentive program to affect behavior;

providing a lender-based Internet webpage accessible to at least one selected member, via a computer system, for on-line interactive communications between said selected member and said lender-based Internet webpage;

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program;

receiving an enrollment request from said selected member;

receiving identifier data and payment behavior data of the selected member;

offering, on said lender-based Internet webpage, installment payment schedule information to said selected member;

determining whether said selected member qualifies for one or more non-cash award points based on said selected member making one or more timely installment payments;

calculating said non-cash award points according to a preprogrammed formula if said selected member qualifies for said non-cash award points; and

issuing said non-cash award points to an account of said selected member if said selected member qualifies for said non-cash award points, wherein said non-cash award points are redeemable by said selected member for a non-cash award.

7. (canceled).

8. (previously presented) A lender-based method for implementing an on-line incentive program for selected members who are making installment payments as recited in claim 1, and further wherein the payment behavior data is one or more timely installment payments.